

providing the customer data and the account data to the process for evaluation on separate extracts.

3. (NOT AMENDED) A process as in claim 1, wherein the customer and accounts are evaluated in accordance with customer data and account data, respectively, the process further comprising:

providing the customer data and the account data to the process for evaluation on a plurality of extracts.

4. (NOT AMENDED) A process as in claim 3, wherein different extracts are associable with different data sources.

5. (NOT AMENDED) A process as in claim 1, wherein the customer and accounts are evaluated in accordance with customer data and account data, at least one of the group consisting of the customer data and the account data being accessed for evaluation via virtual attributes.

6. (TWICE AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts for the same product or service via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

7. (TWICE AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts for the same product or service via an iterative matrix having virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

8. (TWICE AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts for the same product or service via an iterative function having virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

9. (TWICE AMENDED) A process as in claim 1, wherein said evaluating comprises:  
evaluating the customer and each of the accounts for the same product or service via an iterative function having both virtual attributes and non-virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

10. (TWICE AMENDED) A process as in claim 1, wherein said evaluating comprising:  
evaluating the customer and each of the accounts for the same product or service via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of said accounts for the same product or service of the customer, wherein the first iterative function calls the second iterative function.

11. (NOT AMENDED) A process as in claim 10, wherein the first iterative function is an iterative decision tree and the second iterative function is an iterative matrix.

22. (NOT AMENDED) A process as in claim 8, further comprising:  
storing results of iterations through the iterative function in a derived virtual attribute.

23. (TWICE AMENDED) A computer-implemented decision management process for evaluating a customer of an organization having more than one account, comprising:  
providing an iterative function to evaluate the customer and each of the accounts for a same product or service, the iterative function having virtual attributes for accessing at least one of the group consisting of customer data and account data;  
iterating through the iterative function in accordance with the number of the accounts for the same product or service, to thereby evaluate the customer and each of the accounts for the same product or service with the same iterative function, accounts for different products or services being evaluated with different iterative functions; and  
taking an action in accordance with a result of the evaluation of the customer.

24. (NOT AMENDED) A process as in claim 23, wherein the iterative function is one of the group consisting of an iterative decision tree, an iterative matrix, an iterative score model, an iterative list processor and an iterative user exit.

25. (NOT AMENDED) A process as in claim 23, wherein the iterative function calls another iterative function.

26. (TWICE AMENDED) An apparatus for evaluating a customer of an organization having more than one account, comprising:  
an computer-implemented evaluation device which, in a single pass, evaluates the customer and each of the accounts for a same product or service with the same strategy, accounts for different products or services being evaluated with different strategies; and  
an action taking system which takes an action in accordance with a result of the evaluation by the evaluation device.

27. (TWICE AMENDED) An apparatus as in claim 26, wherein the evaluation device evaluates the customer and each of the accounts for the same product or service via an iterative function having virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service.

28. (TWICE AMENDED) An apparatus for evaluating a customer of an organization having more than one account, comprising:  
computer-implemented evaluating means for, in a single pass, evaluating the customer and each of the accounts for a same product or service with the same strategy, accounts for different products or services being evaluated with different strategies; and  
means for taking action in accordance with a result of the evaluation by the evaluating means.

29. (ONCE AMENDED) A computer-implemented decision management process for evaluating a customer of an organization having more than one account for a first product or service, and more than one account for a second product or service different from said first product or service, comprising:  
in a single pass, evaluating the customer and each of the accounts for the first product or service with a first strategy;

in a single pass, evaluating the customer and each of the accounts for the second product or service with a second strategy different from the first strategy; and taking an action in accordance with said evaluating the customer and each of the accounts for the first product or service and said evaluating the customer and each of the accounts for the second product or service.

30. (ONCE AMENDED) A process as in claim 29, wherein said evaluating the customer and each of the accounts for the first product or service comprises: evaluating the customer and each of the accounts for the first product or service via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of accounts for the first product or service of the customer.

31. (ONCE AMENDED) A process as in claim 30, wherein said evaluating the customer and each of the accounts for the second product or service comprises: evaluating the customer and each of the accounts for the second product or service via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of accounts for the second product or service of the customer.

32. (ONCE AMENDED) A process as in claim 29, wherein said evaluating the customer and each of the accounts for the first product or service comprises: evaluating the customer and each of the accounts for the first product or service via an iterative matrix having virtual attributes and which iterates through in accordance with the number of accounts for the first product or service of the customer.

33. (ONCE AMENDED) A process as in claim 32, wherein said evaluating the customer and each of the accounts for the second product or service comprises: evaluating the customer and each of the accounts for the second product or service via an iterative matrix having virtual attributes and which iterates through in accordance with the number of accounts for the second product or service of the customer.

34. (ONCE AMENDED) A process as in claim 29, wherein said evaluating the customer and each of the accounts for the first product or service comprises: evaluating the customer and each of the accounts for the first product or service via an iterative function having virtual attributes and which iterates through in accordance with

the number of accounts for the first product or service of the customer.

35. (ONCE AMENDED) A process as in claim 34, wherein said evaluating the customer and each of the accounts for the second product or service comprises:

evaluating the customer and each of the accounts for the second product or service via an iterative function having virtual attributes and which iterates through in accordance with the number of accounts for the second product or service of the customer.

36. (ONCE AMENDED) A process as in claim 29, wherein said evaluating the customer and each of the accounts for the first product or service comprises:

evaluating the customer and each of the accounts for the first product or service via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of accounts for the first product or service of the customer, wherein the first iterative function calls the second iterative function.

37. (ONCE AMENDED) A process as in claim 36, wherein said evaluating the customer and each of the accounts for the second product or service comprises:

evaluating the customer and each of the accounts for the second product or service via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of accounts for the second product or service of the customer, wherein the first iterative function calls the second iterative function.

38. (ONCE AMENDED) A computer-implemented decision management process for evaluating a customer of an organization having a plurality of accounts for different products or services, comprising:

for each account for a same product or service, in a single pass, evaluating the customer and each of the accounts for said same product or service with the same strategy, to thereby produce results, accounts for different products or services being evaluated with different strategies in the single pass; and

taking actions in accordance with the results.

Please ADD the following NEW claims:

39. (NEW) A computer-implemented decision management process for evaluating a customer of an organization having more than one account, comprising:  
in a single pass, evaluating the customer and each of the accounts of the customer, each of the accounts for a same product or service being evaluated with the same strategy in the single pass, and accounts for different products or services being evaluated with different strategies, respectively, in the single pass; and  
taking an action in accordance with a result of said evaluating.

40. (NEW) A process as in claim 39, wherein said evaluating comprises:  
evaluating each of the accounts for the same product or service in the single pass via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

41. (NEW) A process as in claim 39, wherein said evaluating comprises:  
evaluating each of the accounts for the same product or service in the single pass via an iterative matrix having virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

42. (NEW) A process as in claim 39, wherein said evaluating comprises:  
evaluating each of the accounts for the same product or service in the single pass via an iterative function having virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

43. (NEW) A process as in claim 39, wherein said evaluating comprises:  
evaluating each of the accounts for the same product or service in the single pass via an iterative function having both virtual attributes and non-virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

44. (NEW) A process as in claim 39, wherein said evaluating comprising:  
evaluating each of the accounts for the same product or service via first and second iterative functions, each having virtual attributes and iterating through in accordance

with the number of said accounts for the same product or service of the customer, wherein the first iterative function calls the second iterative function.

45. (NEW) A process as in claim 44, wherein the first iterative function is an iterative decision tree and the second iterative function is an iterative matrix.

46. (NEW) A computer-implemented decision management apparatus for evaluating a customer of an organization having more than one account, comprising:  
means for, in a single pass, evaluating the customer and each of the accounts of the customer, each of the accounts for a same product or service being evaluated with the same strategy in the single pass, and accounts for different products or services being evaluated with different strategies, respectively, in the single pass; and  
means for taking an action in accordance with a result of said evaluating.

47. (NEW) A computer-implemented decision management apparatus for evaluating a customer of an organization having more than one account, comprising:  
a computer-implemented evaluation device which, in a single pass, evaluates the customer and each of the accounts of the customer, each of the accounts for a same product or service being evaluated with the same strategy in the single pass, and accounts for different products or services being evaluated with different strategies, respectively, in the single pass;  
and  
an action taking system which takes an action in accordance with a result of said evaluating.

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